

Consumer Alert

Providing consumers with knowledge to make informed decisions

Special Privacy Issue

www.state.sc.us/consumer

1-800-922-1594

(Toll Free in S.C.)

A Publication of the South Carolina Department of
Consumer Affairs

Philip S. Porter, Administrator/Consumer Advocate

National Consumer Protection Month Focuses on Privacy Issues



The South Carolina Department of Consumer Affairs has joined a group of federal, state and local organizations and advocacy groups in celebrating February as **National Consumer Protection Month**. The theme, **Consumer Confidential: The Privacy Story** will focus on helping consumers take precautions against the misuse of their personal information.

“Advances in computer technology have made it possible for detailed information about people to be compiled and shared more easily than ever, enabling South Carolinian better access to credit and financial services, shopping choices and educational resources,” said **State Consumer Advocate Phil Porter**. “But as personal information becomes more accessible, the potential for misuse increases.”

Despite the benefits of the information age, some consumers may want to limit the amount of personal information they share. And they can. More organizations are offering people choices about how their personal information is used. Learn more about the options you have for protecting your personal information by contacting the following organizations.

Consumer Crusader Says:



Never give out personal information over the phone unless you know who you are dealing with, or you initiated contact.

CREDIT BUREAUS

The credit bureaus offer a toll-free number to “opt-out” of having **pre-approved credit offers** sent to you for two (2) years. **Call 1-888-5-OPTOUT (567-8688)** for more information. In addition you can notify the three major credit bureaus that you do not want personal information about you shared for promotional purposes. Send your letter to:

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Carolina Department of
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Information and Education**

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Equifax, Inc.
Options
P.O. Box 740123
Atlanta, Georgia 30374-0123
www.equifax.com

Experian
Consumer Opt-Out
701 Experian Parkway
Allen, Texas
www.experian.com

TransUnion
Marketing List Opt Out
P.O. Box 97328
Jackson, MS 39288-7328
www.transunion.com
(cont.)

Privacy Issues (cont.)**DIRECT MARKETERS**

The Direct Marketing Association offers the **Mail and Telephone Preference Services**, which allow you to opt out of receiving direct mail marketing and telemarketing calls from many national companies **for five (5) years**.

When you register with these services, your name will be put on a “delete” file that is updated four times a year and made available to direct-mail and telephone marketers.

Two to three months after your name is entered into the quarterly file, you should see a decrease in the number of solicitations you receive.

However, your registration will not stop mailings or calls from organizations not registered with the DMA’s Mail and Telephone Preference Services. To have your name deleted from many direct mail or telemarketing lists, send a letter to the following addresses:

For Direct Mail Marketing

Handles written requests for name removal

Mail Preference Service

P.O. Box 9008

Farmingdale, NY 11735-9008

Email:www.the-dma.org/consumers/offmailinglist.html

For Telemarketing

Handles written requests for name and telephone number removal

Telephone Preference Service

P.O. Box 9014

Farmingdale, NY

Email:www.the-dma.org/consumers/offtelephonenumberlist.html

For Sweepstakes

Handles complaints related specifically to sweepstakes advertising including complaints from caregivers of older consumers

Sweepstakes Helpline

111 19th Street NW

Washington, DC 20036

(202) 861-2475

Email:sweepstakes@the-dma.org

For Medical Information

The Medical Information Bureau is a data bank used by insurance companies. Get a copy of your file to make sure the information it contains is correct.

MIB

P.O. Box 105, Essex Station

Boston, MA 02112

For Identity Theft

To file a complaint contact the SC Department of Consumer Affairs at 1.800.922.1594 (toll free in SC). Coming soon-a new Computer Crime Center to fight an ever increasing number of computer and electronic crimes. This facility will combine resources from the SC Law Enforcement Division (SLED), Federal Bureau of Investigation (FBI), and the United States Secret Service. Call (803) 896.2277 for more information.